

Information to identify the case:

Debtor 1	<u>Harriet Riggs Harold</u>	Social Security number or ITIN	xxx-xx-3480
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-16464-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Harriet Riggs Harold

7/5/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Harriet Riggs Harold
 Debtor

Case No. 19-16464-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Jul 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2019.

db +Harriet Riggs Harold, 9 Canterbury Lane, Hackettstown, NJ 07840-3437
 518153561 +City of Grand Prairie, 1525 Arkansas Lane, 3rd Floor, Grand Prairie, TX 75052-7401
 518153562 +City of Grande Prairie, 1525 Arkansas Lane - Third Floor, Grand Prairie, TX 75052-7401
 518153564 +Edfinancial Svcs, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
 518153565 +Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
 518153566 Fifth Third Bank, PO Box 63900 CC 3110, Hackettstown, NJ 07840-3437
 518153567 GC Services Limited Partnership, Dept. HOVS 064, PO Box 3044, Livonia, MI 48151-3044
 518153568 +Radius Global Solution, 7831 Glenroy Rd Ste 250, Edina, MN 55439-3117
 518153572 +Texas Health Physicians Group, 612 E. Lamar Blvd., Arlington, TX 76011-4121
 518153574 +Windridge Apartments, 2301 E. Avenue H, Grand Prairie, TX 75050-2721

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QTJORR.COM Jul 09 2019 04:53:00 Thomas Orr, Law Office of Thomas J. Orr,
 321 High Street, Burlington, NJ 08016-4411
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2019 01:30:29 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 09 2019 01:30:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518153559 EDI: AMEREXPR.COM Jul 09 2019 04:53:00 American Express, Customer Care, PO Box 981535,
 El Paso, TX 79998-1535
 518153560 +EDI: AMEREXPR.COM Jul 09 2019 04:53:00 Amex, P.o. Box 981537, El Paso, TX 79998-1537
 518153563 +E-mail/Text: CSIBKR@CREDITSYSTEMSINTL.COM Jul 09 2019 01:31:29 Credit Systems Intl In,
 1277 Country Club Ln, Fort Worth, TX 76112-2304
 518153569 E-mail/Text: dl-csgbankruptcy@charter.com Jul 09 2019 01:32:00 Spectrum,
 4145 S. Falkenburg Road, Riverview, FL 33578-8652
 518153570 +EDI: RMSC.COM Jul 09 2019 04:53:00 Synch/sams Club, PO Box 965005,
 Orlando, FL 32896-5005
 518153571 +EDI: RMSC.COM Jul 09 2019 04:53:00 Synch/walmart Dc, PO Box 965024,
 Orlando, FL 32896-5024
 518154658 +EDI: RMSC.COM Jul 09 2019 04:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518153573 E-mail/Text: txulec09@vistraenergy.com Jul 09 2019 01:30:58 TXU Energy, 6555 Sierra Drive,
 Irving, TX 75039

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Fifth Third Bank dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 Jonathan Stone on behalf of Debtor Harriet Riggs Harold jonstonelaw@gmail.com,
 bkcecf_stone@bkexpress.info;r43620@notify.bestcase.com
 Rebecca Ann Solarz on behalf of Creditor Fifth Third Bank rsolarz@kmlawgroup.com
 Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5